HealthLine



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Know Your **Numbers**

Knowledge is power, but what does that mean? Increasing one's knowledge can lead to a greater understanding; a greater understanding can lead to better and more thoughtful choices. Knowledge of your own health is powerful too. It can be the kick in the pants that leads you to a healthier lifestyle.

A key piece of your health knowledge is something called "knowing your numbers," but which numbers do you need to know?

Knowing your numbers in these areas, especially where they fall in relation to optimal numbers, can be a great motivator. It could



be the jump-start that gets you to watch your weight, eat a little healthier, or exercise a little more. Maybe seeing your numbers will be the motivation you need to take those first few steps to quit smoking.

Understand that the numbers below represent *general* optimal levels. You should discuss your numbers with your doctor to determine their meaning and set personal targets. If you have high or very high readings you need to set realistic expectations of yourself. Remember, you can't make big changes overnight.

(see **Numbers** on page 2)

What's being tested?	Measurement Numbers*	Risks*
Total Cholesterol	Less than 200 is desirable	A high total cholesterol number increases the risk of heart attack or stroke.
HDL ("Good") Cholesterol	60 and above is optimal	Low levels increase your risk of heart disease.
LDL ("Bad") Cholesterol	Less than 100 = optimal 100–129 = near optimal 130–159 = borderline high 160–189 = high 190 and above = very high	High levels increase your chance of getting heart disease.
Triglycerides	Less than 150 = optimal 150–199 = borderline high 200–499 = high 500 or higher = very high	High levels are linked to coronary artery disease.
Fasting Glucose (a blood glucose test done after fasting overnight for 8 hours)	Should be less than 100.	Between 100 and 125 indicates prediabetes and an increased risk of developing type 2 diabetes.
Blood Pressure	Less than 120/80 is desirable	High blood pressure contributes to the hardening of the arteries and development of heart failure.

^{*} Measurement numbers and associated risks from WebMD (www.webmd.com)

(**Numbers** from page 1)

What These Tests Cost Under the State's Medical Insurance Plans

Total cholesterol, HDL, LDL and triglycerides are typically grouped together in one blood test called a *lipid profile* or *lipid screening*. The fasting glucose or blood sugar test is typically a separate blood test. Keep in mind that the cost information below is only for these tests. If you have other tests or screenings, or they are part of non-preventive visit to the doctor or are part of a hospital stay, your costs will be different.

Self-Funded Plan (OA Options administered by Great-West/CIGNA)—mygreatwest.com/1.888.788.6326

Both the lipid profile and glucose screening are considered preventive. Therefore the insurance pays for 90% of their cost, and the member only pays 10%, whether or not the deductible has been met.

Kaiser HMO—**kaiserpermanente.org**/303.338.3800/ 1.800.632.9700/in Colorado Springs service area call 1.888.681.7878

Both the lipid screening and the fasting blood glucose test (for diabetes screening) are considered preventive. Preventive services in this plan require a \$15 co-pay.

San Luis Valley HMO—**slvhmo.com/**719.589.3696/ 1.800.475.8466 31-day Window for Changes

For events such as **BIRTH** or **MARRIAGE** or when a spouse **GAINS** or **LOSES** benefits with their job, any change to your State benefits must be completed **within 31 days** of the event. Day One is the date of the event itself. If you miss this 31-day window, you'll have to wait until the next Open Enrollment to make your change.

Once you know ... take action

It doesn't stop with the knowledge of your numbers. The next step is action—becoming a little more active, watching your weight, eating a little healthier or stopping smoking. Start with small steps and small changes to work your way towards a healthier life.

- For tips on becoming more active see the article, "Exercise— Don't Believe the Hype," in the Leap Day 2008 issue of Health-Line.
- For info on watching your weight, especially as we near the "Resolution Season," see "Realistic New Year's Resolutions," in the February 2008 HealthLine.
- For some new ideas on healthy eating, see "Healthy Eating is Colorful Eating," in the September 2008 issue of HealthLine.
- For resources to help you stop smoking, check out "Time to Quit Smoking," in the June 2008 HealthLine.





Your Spouse's Job & Your State Benefits



If you're like many employees, you have a spouse. And not just a spouse, but a spouse with a job. And not just a job, but a job with benefits.

Which is great. It gives you another set of options when considering health and dental insurance, as well as other benefits. But the flip side of doubling your choices is that you have to coordinate coverage, paying attention to two sets of information, dates, rules, along with two open enrollment periods.

The State moved to a July–June benefits plan year a number of years ago, which means your state Open Enrollment is in April and May. However many employers have a benefits plan year of January–December. That means your spouse's open enrollment is likely during October or November, and any changes made will be effective January 1, 2009.

So how do you coordinate this with your state benefit options, when the State's open enrollment is still six months away?

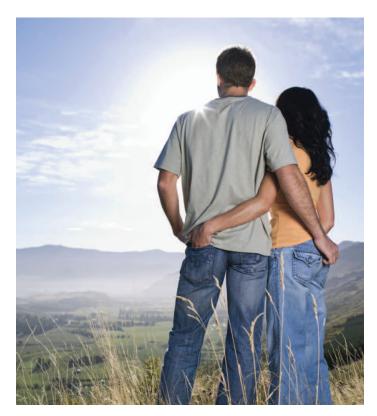
Know that any change in enrollment as a result of your spouse's open enrollment must be entered into the State's online Benefits Administration System (BAS), and documentation of the open enrollment change provided to your HR office, within 31 days of the event. In this case, the event day is December 31, 2008, the date the one coverage, yours or your spouse's, is being dropped. Miss that 31-day window and you'll have to wait until the next open enrollment.

How to enter such a change? Within the BAS, select the appropriate reason for a change—either "spouse gains benefits" or "spouse loses benefits"—and then enter an event date of 12/31/3008. From there, make the appropriate changes to your state employee benefits.

A VERY IMPORTANT Bit of Information

While your window to enter such a change closes on January 30, 2009 (31 days from December 31), understand that if you enter the change in January, your changes for state benefits will not be effective until February 1. Why? Because, in accordance with federal regulations, such changes must be prospective (meaning they must take effect in the future). Since the State handles benefits on a monthly basis, the change is effective the following month *after* the event date *AND* the date the change is entered into the BAS.

Since your spouse's open enrollment will likely be over by the end of November, don't wait until late December or January to enter your state changes in the BAS. You can enter such changes up to 90 days in advance of the event date, which means anytime in December will be fine.





The Power of **One Percent**

What is 1%? It's a small amount, usually too small to even notice. But what if you could turn that 1% into something bigger? Increas-

ing your retirement savings by a measly 1% is an easy way to do your future a favor with money you'll hardly even miss.

It would be great to contribute an extra \$500, \$1000 or \$2000 each month to your retirement. But for most people, there needs to be a balance between today's expenses and tomorrow's retirement dreams. You want to contribute more towards your retirement, but you need to make sure there is enough

money for life's necessities like the mortgage, food and gas.



Retirement Corner

Deciding to save 1% more this year lets you add a little to your retirement, but without having to make any large sacrifices about

today's money and expenses. Over the course of the year that little bit will add up. Then you can try to increase by another 1% every year or with every raise. As your money grows, in five or ten years you will find that you have added significantly to your retirement.

To help you meet your retirement goals, the State offers a 457 Supplemental Retirement Plan (like a 401(k) but for government employees) that

(see **One Percent** on page 5)



Tomorrow. That's when a lot of people say they're going to get serious about saving for retirement, thinking they don't have the money to spare now to get started. Here are four budget-conscious steps you can take to start saving more for your retirement today.

1. Get out of debt.

Two key components to reining in your credit card debt are to reduce your interest rates and pay more than the minimum amount due. If you have a \$5,000 credit card balance at an annual percentage rate (APR) of about 13%¹ and you make only the minimum payment each month, it will take you 19 years to pay off that debt. What's more, you'll have paid a total of \$3,645 in interest, money you could have saved for retirement.

2. Pay your bills online.

Many credit card and utility companies offer free electronic payment options. Make instant payments online or have the

money automatically deducted from your bank account each month. You'll avoid incurring hefty penalties on late payments. Late fees on credit cards typically range from \$15 to \$35, depending on the size of your balance.

3. Trim your phone bill.

Are you spending hundreds of dollars on your combined landline and cell phone bills? Re-evaluate your local, long distance and international calling plans to see if they fit your needs. You might decide to switch to a cheaper cell phone provider when your contract expires.

4. Save a little every day.

Food is expensive, especially when you're buying lunch every day. How about bringing lunch from home? Start with once or twice a week, then build up to three or four. A few bucks here and there add up.

1.On October 1, 2008, the average APR was listed at 13.42% on bankrate.com.





Updates & Reminders

- Following up on last month's article regarding COBRA ("What is COBRA?"), starting in January 2009, the State will be using a COBRA third-party administrator (TPA). A COBRA TPA handles the mailing of information regarding COBRA (also called notices), as well as enrollment, billing and collection of premiums. If you will be experiencing a COBRA qualified-event soon (leaving state employment, retirement, divorce) watch for information on the new process or contact your department's benefits/HR administrator.
- The Employee Benefits Web site (www.colorado.gov/dpa/dhr/benefits) is your resource for researching your employee benefits. Find information on each specific benefit, costs, comparisons and links to additional resources.

